

IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
TYLER DIVISION

IN RE:

MICHAEL G A ANDREW RUTLEDGE xxx-xx-  
3188 § Case No. 23-60463  
CRYSTAL ST CLAIRE xxx-xx-0778 § Chapter 13  
PO BOX 182 §  
LEESBURG, TX 75451 §  
§ DEBTORS

**TRUSTEE'S STATEMENT PURSUANT TO 11 U.S.C. SECTION 1302(c)**

The Standing Chapter 13 Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. 1302(c):

1. The business examination consisted of the review of the following documentation after the 341 meeting of creditors:

a	Statement of Affairs and Schedules	Yes
b	Tax returns for the years	2022
c	Evidence of insurance	
	Liability	
	Property	
	Workers Compensation	
	Other	
d	Bank Statements	
e	Business Licenses, Permits	
f	Other	

2. The 341 meeting of creditors was held on

12/5/23

3. The Debtor's business is located at:

Terrell Muffler, 304 S. Virginia St., Terrell, TX 75160

4. Nature of Debtor's business:

a	Retail	
b	Service (specify)	x
c	Other (specify)	

5. Debtor's business is:

a	Sole Proprietorship	x
b	Corporation	
c	Partnership	
d	Other (specify)	

6. Debtor is:

a	Owner	x
b	Partner	
c	Shareholder	

7. Years of operation of Debtor's business	2 months
8. Number of employees (excluding debtors)	None
9. Statement of Financial Affairs Questions 1-15 complete?	Yes
10. Additional information requested on Questions?	
11. Statement of Financial Affairs Questions 16-28 complete?	Yes
12. Additional information requested on Questions?	

8. The following Schedules are complete:

	Complete	Incomplete
Schedule A	X	
Schedule B	X	
Schedule C	X	
Schedule D	X	
Schedule E	X	
Schedule F	X	
Schedule G	X	
Schedule H	X	
Schedule I	X	
Schedule J		X
Credit Counseling	X	
Profit Loss Statements		X
Tax Returns	X	

9. Have all required State, Local and Federal tax returns been filed	None due yet
10. Has all information requested by the Trustee been provided	No
11. Missing documents to be provided within 14 days:	His P & I's, proof of auto and camper insurance, her income
12. Additional documents requested at the 341 meeting	Direct pay certification, P & I's through confirmation
13. Debtor's primary business assets consist of:	Diagnostic tools, specialty tools and diagnostic test equipment, toolbox and hand tools
14. The total fair market value of the business as an ongoing concern is approximately:	\$12,900

15. The Debtor's average monthly gross receipts for the 6 months prior to filing was:	\$513.65
16. The Debtor's projected monthly gross receipts per Schedule I are:	\$5,320.95

DATED 12/5/23.

Respectfully submitted,

Lloyd Kraus  
CHAPTER 13 TRUSTEE

/s/ Lloyd Kraus

Lloyd Kraus, Chapter 13 Trustee SBN 24066773  
110 N. College, Suite 1200  
Tyler, TX 75702  
(903) 593-7777; FAX (903) 597-1313

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing Trustee Statement Pursuant to 11 U.S.C. Section 1302 (c) has been served upon the following parties in interest by mailing a copy of same to them via first class mail or electronically on 12/5/23:

ALLMAND LAW FIRM, PLLC  
860 AIRPORT FWY. STE. 401  
HURST, TX 76054

MICHAEL G A ANDREW RUTLEDGE  
CRYSTAL ST CLAIRE  
PO BOX 182  
LEESBURG, TX 75451

LINEBARGER GOOGAN BLAIR & SAMPSON LLP\*  
ATTN: CAMILLE STECKER  
2777 N. STEMMONS FREEWAY 1000  
DALLAS, TX 75201

STEPHEN G. WILCOX\*  
WILCOX LAW, PLLC  
P.O. BOX 201849  
ARLINGTON, TX 76006

JAMES W. LITZLER\*  
CITY NATIONAL BANK  
201 CONNALLY STREET  
SULPHUR SPRINGS, TX 75483

/s/ Lloyd Kraus  
Lloyd Kraus